

Lesson 1. Spotting a Con

Lesson Purpose

To provide a general overview of typical cons targeted at older people and strategies for self-protection.

Learning Objectives

Participants will be able to:

- Recognize typical cons.
- Identify and practice strategies for protection from specific cons.
- Describe what to do if they are a victim of a con.

Materials

Presentation: Spotting a Con

Handout(s): Use Common Sense to Spot a Con
Avoid Scams and Fraud (optional)
Common Scams (optional)

Supplement: Display copies of fraudulent advertisements, mail-in offers, etc. typically used in frauds and scams.
Federal Trade Commission publications (download at www.ftc.gov/ftc/consumer.htm)

Related Resources

National Crime Prevention Council- www.ncpc.org

National Fraud Information Center- (800)-876-7060, or www.fraud.org

Virginia Office of Consumer Affairs- (800)-552-9963, or
www.vdacs.state.va.us/consumers/oca

Better Business Bureau Elder Fraud Hotline- (804) 780-2222, or www.bbb.org

Lesson Plan

| Time | Main Points | Slide |
|---------------------|---|-------|
| Introduction | | |
| 3 min. | Cons, schemes and fraud disproportionately victimize seniors with false promises of miracle cures, financial security and luxury prizes. Today we will be learning about several typical cons and strategies for protecting ourselves against these cons. | 1 |
| | Brief statement about the local conditions related to cons. | |
| | At the conclusion of the lesson we should be able to: <ul style="list-style-type: none">▪ Recognize typical cons.▪ Identify and practice strategies to protect ourselves against specific cons.▪ Devise a plan to protect ourselves against cons. | 2 |
| | Distribute Handouts | |

| Time | Main Points | Slide |
|---------------------|---|-------|
| Presentation | | |
| 3 min. | Cons are hard to spot <ul style="list-style-type: none"> ▪ They are smart, persuasive and aggressive. ▪ They are well-mannered, friendly and helpful – at first. ▪ They invade homes through telephone, computer, mail and advertisements in well-known magazines and newspapers. Some even come to your door. ▪ Most people think they are too smart to fall for a scam, but we have to remember that cons are “professional” criminals. | 3 |
| 2 min. | Common Cons: <i>Scenario 1:</i> The phone rings and the caller tells you that you have won a new car. In order to claim the prize, you will need to mail a check to cover the taxes and delivery of the car. You send a check. Weeks later, the phone rings again. You learn that the original prize company has gone out of business. But the caller tells you not to worry because his or her company has purchased the assets of the defunct company. All you need to do now is send another check to the new company to cover the costs of the legal transactions and for immediate delivery of the car. You mail another check but the prize never arrives. | 4 |
| 2 min. | <i>Scenario 2:</i> A mail offer, newspaper, magazine or television ad catches your eye. It promises a quick cure for cancer, arthritis, memory loss, back pain or other ailments. “It’s an absolute miracle,” one testimony reads. “I feel a million times better.” You mail your check for a six-week supply of this miracle cure and wind up with a jar of Vitamin C, placebos, or even worse, pills or tonics that have not been medically tested and could worsen your condition or react negatively with the prescription medication you regularly take. | 5 |
| 10 min. | Ways to protect ourselves: <i>One easy rule: If it sounds too good to be true, it probably is.</i> Also, <ul style="list-style-type: none"> ▪ Never give a caller your credit card, phone card, Social Security number or bank account number over the phone. It is illegal for telemarketers to ask for these numbers to verify a prize or gift. ▪ Beware of 900 numbers. Remember, if you call a 900 number to claim a “prize,” you end up paying for the call. Make sure you understand all charges before making the call. | 6 |
| | <ul style="list-style-type: none"> ▪ Take your time and shop around. Don’t let an aggressive con artist pressure you into making a decision. Demand information in writing by mail. Get a second opinion. Ask your family, friends and neighbors what they think about certain offers. ▪ Stay informed about the current scams in your area. The best sources of information in this area are (provide locality-specific resources). ▪ Remember, you have the right, the ability and the power to say, “No!” It is not impolite to end a conversation with a con. They know that the longer they keep you on the phone, the better their chance of success. They often prey on the trusting, polite nature of many people or on their obvious excitement about getting a prize or bargain. By saying “no” and hanging up the phone, you can prevent a crime from taking place. | 7 |

| Time | Main Points | Slide |
|--------|--|-------|
| 8 min. | <p>Strategies for being a wise consumer:</p> <ul style="list-style-type: none"> ▪ Don't buy health products or treatments that include a promise for a quick and dramatic cure, testimonials, imprecise and non-medical language, that appeal to emotion instead of reason, or a single product that can cure many ills. ▪ Look closely at offers that come in the mail. Con artists often use official-looking forms, language and bold graphics to lure victims. If you receive items in the mail that you did not order, you are under no obligation to pay for them. You are free to throw them out, return them or keep them. ▪ Beware of cheap home repair work that would otherwise be expensive. The con artist may do only part of the work, use shoddy materials or untrained workers, or simply take your deposit and never return. Never pay with cash. Never accept offers from drive-up workers who "just happen" to be in the neighborhood. If they are reliable, they will come back after you check them out. | 8 – 9 |
| 5 min. | <p>If you are victimized:</p> <ul style="list-style-type: none"> ▪ Don't be embarrassed – even the most intelligent people have been victimized. ▪ Report con games to police. You may also want to call the Consumer Protection Office, Commonwealth's Attorney, Attorney General's Office or consumer advocacy groups. ▪ Call the National Fraud Information Center at (800)-876-7060, or visit the Center's web site at www.fraud.org for current fraud alerts. | 10 |
| 2 min. | <p>Summarizing</p> <ul style="list-style-type: none"> ▪ Cons are hard to spot and they take advantage of many very smart people. ▪ If it sounds too good to be true, it probably is. ▪ Remember, you have the right, the ability and the power to say, "No!" It is not impolite to end a conversation with a con. | 11 |

P&R

| Time | Main Points | Slide |
|--------------------------|---|-------|
| Practice/Feedback | | |
| 10 min. | <p>Practice/feedback #1</p> <p>Now, let's return to the first scenario, where the victim was told he or she had won a car and see how that con might have been avoided. Roles can be played by volunteers from the audience, or the Instructor may play "Con Caller" with one or more participants playing the "Prize-winner."</p> <p>Role play: "Con Caller" and "Prize-winner"</p> <p>"Con Caller": Excitedly informs "prize-winner" of the award. Asks for Social Security number to "verify" winner is correct person. Asks for credit card number or bank account number to cover "taxes" or "shipping fees." Pressures by saying the offer is "one-time" or "today only."</p> <p>"Prize-winner": Uses strategies presented to prevent con from occurring.</p> <p>Instructor highlights strategies used, solicits audience to name other strategies that could be used and reinforces key learning points.</p> <p>Practice/feedback #2</p> <p>Provide a scenario based on a con recently being perpetrated in the locality. Set up role play with con and potential victim. Guide audience through key con tactics and strategies for protecting ourselves.</p> | 12 |
| Evaluation | | |
| 10 min. | <p>Set-up</p> <p>We have a few minutes for questions and additional discussion. While we're doing that, we have a brief evaluation form we would like for you to complete and leave with us. Your name is not required, but your feedback is very important. It will help us improve our presentation and program.</p> <p>Distribute evaluation forms and ask for questions or additional comments on what has been presented.</p> <p>Promote group discussion by encouraging audience members to help respond to questions. Use questions as an opportunity to clarify and reinforce key learning objectives.</p> <p>Wrap-up</p> <ul style="list-style-type: none"> ▪ Thank the audience for their attention and participation. ▪ Express appreciation to sponsoring organization for the opportunity to speak. ▪ Remind them to leave evaluation forms. | 13 |

1. Spotting a Con

Please tell us what you think about this lesson by circling the numbers that most closely reflect your opinions.

| After this lesson . . . | Strongly Disagree | Disagree | Agree | Strongly Agree |
|---|-------------------|----------|-------|----------------|
| a) I am better able to recognize typical cons. | 1 | 2 | 3 | 4 |
| b) I know more about ways to protect my private financial information. | 1 | 2 | 3 | 4 |
| c) I know more strategies to protect myself from offers that are “too good to be true.” | 1 | 2 | 3 | 4 |
| d) I am now more likely to report activities or offers that appear to be cons. | 1 | 2 | 3 | 4 |
| About this lesson . . . | | | | |
| e) The information presented was valuable. | 1 | 2 | 3 | 4 |
| f) The lesson was presented in a clear and understandable manner. | 1 | 2 | 3 | 4 |
| g) Lesson activities and discussion were helpful. | 1 | 2 | 3 | 4 |
| h) I would recommend this lesson to others. | 1 | 2 | 3 | 4 |

What was the most valuable thing you learned?

Please give one example of how you plan to use the information presented in this lesson.

How could this lesson be improved?

